## What is claimed is:

1. An electronic journal preparation system comprising:

a face image pick-up portion for picking up a face image of a customer by a fixed camera;

a card embossed image pick-up portion for picking up a card embossed image from a bank card when said customer inputs said bank card;

a customer transaction data image processing portion for forming an image regarding customer transaction data;

a journal data synthesizing portion for synthesizing a journal data by assembling said face image picked up by said face image pick-up portion, said card embossed image picked up by said card embossed image pick-up portion, and said customer transaction data image picked up by said customer transaction data image processing portion; and

a journal data storing portion for storing said journal data synthesized by said journal data synthesizing portion into an electronic recording medium provided in the electronic journal preparation system.

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- 2. An electronic journal preparation system according to claim 1, wherein said journal synthesizing portion adds character data to a header portion of said journal data.
- 3. An electronic journal preparation system according to claim 1, wherein said journal synthesizing portion inserts a watermark into said customer transaction data.
- 4. An electronic journal preparation method comprising the steps of:

  picking up a face image of a customer by a fixed camera in an electronic journal

preparation system (step 1);

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picking up a card embossed image from a bank card when said customer inputs said bank card (step 2);

forming an image of customer transaction data (step 3);

synthesizing said face image, said card embossed image, and said customer transaction data image into journal data (step 4); and

storing said journal data into an electronic recording medium provided in the electronic journal preparation system (step 5).

- 5. An electronic journal preparation method according to claim 4, wherein, in said step 4, character data of said customer transaction data is added to a header portion of said journal data.
- 6. An electronic journal preparation method according to claim 4, wherein, in said step 4, a watermark data is inserted in said journal data.
- 7. An automatic teller machine which uses an electronic journal preparation system according to claim 1.
- 8. An unmanned contracting machine which uses an electronic journal preparation system according to claim 1.
- 9. A counseling terminal which uses an electronic journal preparation system according to claim 1.